

Valid from July 1, 2024

Any reference to Credit Suisse (Switzerland) Ltd. is to be considered as reference to UBS Switzerland AG after the merger between the two companies.

Current account. Overview of prices and conditions for companies and institutional clients.



Startup Easy package

Startup Easy is the full-service offer for start-ups. It includes the most important products and services for your daily financial needs. For the fixed price of CHF 5 per month, you will receive all key banking services in a single package. For new clients, the package fee is waived in the first year.

Standard product

Accounts and currency	Two accounts in CHF or foreign currency (EUR, GBP, or USD) included; one account must be in CHF
Credit interest	No credit balance interest
Withholding tax	35% of gross interest income
Interest limit	No interest limit
Availability	Total balance available at any time
Package fee	CHF 5 per month / CHF 60 per year
Postage costs	<ul style="list-style-type: none">E-documents: free of chargeSwitzerland: first-class mail
Credit and debit advices¹ (valid from January 1, 2021)	<ul style="list-style-type: none">E-documents: Free of chargeCHF 0.50 per advice in paper form (excluding postage costs)²
Reordering physical extracts and closing statements¹ (valid from January 1, 2021)	CHF 20 per document
Closing statements	<ul style="list-style-type: none">Quarterly (account statement and final statement are included)Monthly statement free of charge
Extracts of account	Free of charge
Payment transactions	As per the applicable tariff ³
Account overdraft	A Startup Easy Package must generally be kept in credit if there is no agreed credit limit. For this reason, overdrafts are only possible after consultation with your client advisor. The current debit interest rate is 9.5% per year plus credit commission of 0.25% per quarter. The bank can additionally charge a fee of CHF 30 for each reminder in connection with account overdrafts. If you are interested in a regular account overdraft, we recommend the Business Easy Overdraft.
Debit cards	Free of charge; free cash withdrawals in CHF and EUR at all ATMs in Switzerland
Business Easy Silver card package⁴ (Business Easy Silver American Express[®], Business Easy Mastercard Standard)	<ul style="list-style-type: none">Secure and convenient purchases and payments worldwideExtensive insurance benefits for travelAttractive American Express[®] bonus program

¹ Plus value added tax, currently 8.1% for clients domiciled in Switzerland or the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

² Max. CHF 100 per year and client relationship no.

³ See page 8 Payment transactions.

⁴ Subject to a favorable credit assessment (by the credit card organization). The current [General Terms and Conditions for Corporate Cards of Swisscard AECS GmbH](#) apply.

Fees for Business Easy Card package

		Silver	Gold
Annual fee for first year	First card package	CHF 0	CHF 0
	Other card packages	CHF 0	CHF 0
Annual fee for subsequent years	First card package	CHF 0	CHF 200
	Other card packages	CHF 100	CHF 200

Startup Easy options

Startup Easy Savings

- Two Savings accounts based on the currencies of the Corporate accounts. Maximum of one Startup Easy Savings account per currency. No payment transactions possible. Only transfers to the current account are permitted.
- Currency: CHF and EUR. Prerequisite: current account in the respective currency.
- Interest limit: CHF and EUR 1,000,000.
- Maximum investment amount: CHF and EUR 1,000,000.
- Availability: CHF/EUR 250,000 annually. For larger amounts: 31-day notice period. If the withdrawal limit is exceeded, there is a charge of 2% of the amount by which the withdrawal limit is exceeded.

Business Easy Overdraft

- Interest rate: 9.5% annually; credit commission: 0.25% quarterly on highest sum borrowed; max. 50% of debit interest amount.
- An overdraft limit of up to CHF 10,000 may be granted.⁵
- The available increments are: CHF 3,000, CHF 5,000, and CHF 10,000.
- The limit is automatically calculated once a month and depends on turnover and assets at Credit Suisse.
- Minimum account turnover: CHF 75,000/year.
- A Business Easy Overdraft can be concluded online at any time and is available immediately in the event of a positive review.
- You must have had a banking relationship with Credit Suisse for at least six months.
- Current records from the debt enforcement office register must be submitted with the application.

Restriction

- One Startup Easy Package per client.
- Only for clients domiciled in Switzerland.
- Each client can take advantage of the free year only once, either as a Startup Easy Package client or a Business Easy Package client.
- The Startup Easy Package can only be used in the first three years after the company has been set up. After three years, the package is automatically converted to the Business Easy Package.

⁵ This is subject to a favorable credit decision by Credit Suisse (Switzerland) Ltd.

Business Easy package

Business Easy is the full-service offer for small and medium-sized businesses. It includes the most important products and services for your daily financial needs. For a fixed price starting at CHF 11 per month, you will receive all key banking services in a single package. For new clients, the package fee is waived in the first year.

Standard product

Accounts and currency	Up to three accounts in the package: One account in CHF, and a second and third account in CHF or a foreign currency (EUR, GBP, or USD); additional current accounts at a price of CHF 80 per account and per year
Credit interest	No credit balance interest
Withholding tax	35% of gross interest income
Interest limit	No interest limit
Availability	Total balance available at any time
Package fee	<ul style="list-style-type: none">CHF 11 per month / CHF 132 per year for two Corporate accounts in the packageCHF 14 per month / CHF 168 per year for three Corporate accounts in the package
Postage costs	<ul style="list-style-type: none">E-documents: free of chargeSwitzerland: A-post
Credit and debit advices¹ (valid from January 1, 2021)	<ul style="list-style-type: none">E-documents: Free of chargeCHF 0.50 per advice in paper form (excluding postage costs)²
Reordering physical extracts and closing statements¹ (valid from January 1, 2021)	CHF 20 per document
Closing statements	<ul style="list-style-type: none">Quarterly (account statement and final statement are included)Monthly statement free of charges
Extracts of account	Free of charge
Payment transactions	<ul style="list-style-type: none">Allowance of CHF 25 per quarter included in the package price³Above this amount as per the applicable tariff⁴
Account overdraft	A Business Easy Package must generally be kept in credit if there is no agreed credit limit. For this reason, overdrafts are only possible after consultation with your client advisor. The current debit interest rate is 9.5% per year plus credit commission of 0.25% per quarter. The bank can additionally charge a fee of CHF 30 for each reminder in connection with account overdrafts. If you are interested in a regular account overdraft, we recommend the Business Easy Overdraft.
Debit cards	Free of charge, free cash withdrawals in CHF and EUR at all ATMs in Switzerland
Business Easy Silver card package⁵ (Business Easy Silver American Express®, Business Easy Mastercard® Standard)	<ul style="list-style-type: none">Secure and convenient purchases and payments worldwideExtensive insurance benefits for travelAttractive American Express® bonus program

1 Plus value added tax, currently 8.1% for clients domiciled in Switzerland or the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

2 Max. CHF 100 per year and client relationship no.

3 Third-party charges and investigation costs are not included in the allowance.

4 See page 8 Payment transactions.

5 Subject to a favorable credit assessment (by the credit card organization). The current [General Terms and Conditions for Corporate Cards of Swisscard AECS GmbH](#) apply.

Fees for Business Easy Card package

		Silver	Gold
Annual fee for first year	First card package	CHF 0	CHF 0
	Other card packages	CHF 0	CHF 0
Annual fee for subsequent years	First card package	CHF 0	CHF 200
	Other card packages	CHF 100	CHF 200

Business Easy options

Business Easy Savings

- Two Savings accounts based on the currencies of the Corporate accounts. Maximum of one Business Easy Savings account per currency. No payment transactions possible. Only transfers to the current account are permitted.
- Currency: CHF and EUR. Prerequisite: current account in the respective currency.
- Interest limit: CHF and EUR 1,000,000.
- Maximum investment amount: CHF and EUR 1,000,000.
- Availability: CHF/EUR 250,000 annually. For larger amounts: 31-day notice period. If the withdrawal limit is exceeded, there is a charge of 2% of the amount by which the withdrawal limit is exceeded.

Business Easy Overdraft

- Interest rate: 9.5% annually; credit commission: 0.25% quarterly on highest sum borrowed; max. 50% of debit interest amount.
- An overdraft limit of up to CHF 10,000 may be granted.⁶
- The available increments are: CHF 3,000, CHF 5,000, and CHF 10,000.
- The limit is automatically calculated once a month and depends on turnover and assets at Credit Suisse.
- Minimum account turnover: CHF 75,000/year.
- A Business Easy Overdraft can be concluded online at any time and is available immediately in the event of a positive review.
- You must have had a banking relationship with Credit Suisse for at least six months
- Current records from the debt enforcement office register must be submitted with the application.

Loan

- Current account loan of CHF 20,000 up to max. CHF 100,000.^{6,7}
- Credit approval possible after assessment of the financial statements for the last three years (if all other relevant requirements are met).
- Credit decision normally within 48 hours.

Leasing

- Minimum investment amount: CHF 20,000.
- Term: from 24 months.
- Leased asset not delivered before agreement signed.

Restriction

- One Business Easy Package per client.
- Only for clients domiciled in Switzerland.
- Each client can take advantage of the free year only once, either as a Startup Easy Package client or a Business Easy Package client.

⁶ This is subject to a favorable credit decision by Credit Suisse (Switzerland) Ltd.

⁷ The option of using the Business Easy Overdraft ceases to apply upon conclusion of the credit contract.

Current account

Current account – the basis for your banking business in Swiss francs and foreign currencies

Withdrawals	Total balance available at any time
Interest on credit balance	<ul style="list-style-type: none">No credit balance interest for CHF, EUR, GBP and USDOther foreign currencies: rates available upon request
An account overdraft	A current account with no agreed credit limit is essentially to be managed on a credit-only basis. Overdrafts are therefore only permissible if agreed in advance with your client advisor. The rate of debit interest is 8.9% p.a. plus credit and overdraft fees. The bank also has the right to charge a fee of CHF 75 for granted overdrafts, as well as a fee of CHF 30 per reminder concerning account overdrafts.
Withholding tax	35% of gross interest
Services	<ul style="list-style-type: none">Online Banking: free of chargeDirect Line Business: free of chargeDebit card: CHF 50 p.a.
Fees and charges	
<ul style="list-style-type: none">Account management	CHF 20 per quarter
<ul style="list-style-type: none">Monthly statement	Free of charge
<ul style="list-style-type: none">Quarterly statement	Free of charge (account statement and final statement are included)
<ul style="list-style-type: none">Postage costs	E-documents: Free of charge Switzerland: A-post rates apply (if desired, B-post)
<ul style="list-style-type: none">Credit and debit advices^{1,5} (valid from January 1, 2021)	E-documents: Free of charge CHF 0.50 per advice in paper form (excluding postage costs) ²
E-documents via Online Banking	Free of charge
Cash withdrawals and deposits	
<ul style="list-style-type: none">Foreign currency from/to foreign currency in the same currency³	2.5% up to countervalue CHF 1,000 1.0% up to countervalue CHF 50,000 Amounts from countervalue CHF 50,000 on request
<ul style="list-style-type: none">Deposits at Cash Automat Plus⁴	Free excluding booking fees

Re-ordering statements

Reordering physical extracts and closing statements⁵ (valid from January 1, 2021)

- Per document CHF 20

Post-dated account statements/extracts of account in connection with estates⁵

- Per account CHF 20

All other investigations and administrative activities billed by time⁵

- First 30 minutes Free of charge
- Thereafter CHF 120 per hour

1 Does not apply to institutional clients.

2 Max. CHF 100 per year and client relationship no.

3 Valid for EUR, USD, GBP, CAD, JPY, DKK, NOK, SEK; all other currencies on request.

4 CHF and EUR deposits; EUR deposits at the banknote purchase rate.

5 Plus value added tax, currently 8.1% for clients domiciled in Switzerland or the Principality of Liechtenstein. Clients domiciled abroad are not subject to VAT.

Source: Credit Suisse (Switzerland) Ltd., otherwise specified.

Take advantage of further services

Supporting your daily business

The Credit Suisse Business Center is there to support you in your daily banking transactions.

Please contact us via the contact form on our website:

credit-suisse.com/businessesasy

Source: Credit Suisse unless specified otherwise.

**Payment transactions.
Overview of prices and
conditions for companies
and institutional clients.**



Payment transactions

The choice of account and payment type, as well as the amount of assets held, will influence the level of any account fees and prices that apply. For further information, please refer to the relevant product descriptions. The following prices are charged in addition to the account fees, and are levied on a per payment/payment part basis.

Outgoing payments

	CHF/EUR payments in Switzerland	EUR payments in EU/EEA as per SEPA standard ¹	Other international and foreign currency payments ²
Online Banking Credit Suisse electronic banking via the internet for: one-off payments, standing orders, payment lists, file transfer	Free of charge	Free of charge	CHF 5
Direct Link Payment orders by file transfer from your standard finance software	Free of charge	Free of charge	CHF 5
Direct Exchange Payments via file transfer from your ERP system (e.g. SAP)	Free of charge	Free of charge	CHF 5
Multibank Services Request for transfer (SWIFT MT101)/Single Customer Credit Transfer (MT103)	Free of charge	– ³	CHF 5
Express execution/priority execution	CHF 3	–	CHF 5
LSV* Direct debit payments	Free of charge	–	–
SEPA Direct Debit SEPA direct debit payment	Free of charge	Free of charge	Not possible
Multi-payment order Standardized order enclosing payment part Payment with a non-pre-printed payment part	CHF 1 CHF 5	CHF 5 –	CHF 10 CHF 15
Setting up standing orders Set-up and changes in Online Banking Set-up and changes with coded form	Free of charge CHF 10	Free of charge CHF 10	Free of charge CHF 10
Payment order form/Standing order form ▪ One-off payment (coded form A4) ▪ Standing order	CHF 5 Free of charge	CHF 5 Free of charge	CHF 10 CHF 5
Payment order by letter, telephone, email, or at the counter (Banking Advice @ Branch)	Minimum of CHF 35	Minimum of CHF 60	Minimum of CHF 60
Payment order for "exotic" (non-tradable) currencies	–	–	CHF 80 flat rate
Account transfer (within same account relationship)	Free of charge	–	Free of charge
Surcharge for payments from range of savings accounts	CHF 5	CHF 5	CHF 5
Surcharge for non-SEPA-standard payments (EUR payments in EU/EEA without IBAN or with payment-routing specifications or instructions to the bank)	Not possible	Not possible	CHF 8

1 Payments based on the SEPA standard contain the IBAN of the beneficiary and the BIC of the beneficiary's bank, and are issued using the "shared charges" (SHA) option. In addition, these payment orders must not include any payment-routing specifications or instructions to the beneficiary's bank. Please note that payments of large amounts are not processed and billed via SEPA, but automatically using a real-time clearing channel (SWIFT/TARGET2). More information on SEPA can be found on the internet at www.credit-suisse.com/sepa.

2 Prices for payments with charging option "No charges to the beneficiary" (OUR) or "Shared charges" (SHA). For details of other possible surcharges, see page 11 "Additional charges."

3 Prices as agreed individually.

Incoming payments

Credit (not including QR-IBAN) to an account at Credit Suisse

from accounts of domestic and foreign origin

- | | |
|-------------------------------------|--------------------|
| ▪ Up to 5,000 transactions per year | Free of charge |
| ▪ From 5,000 transactions per year | Price by agreement |

Incoming QR-IBAN (QR-bill)	Minimum of CHF 0.10 per incoming payment
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Collections via direct debit (LSV ⁺)	Free of charge
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Collections via SEPA direct debit	Free of charge
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Surcharge for notification by telephone or fax

- | | |
|--|-------------------------|
| ▪ Single commissions | CHF 15 |
| ▪ Permanent order (min. CHF 250 per quarter) | According to time spent |

Multibank solutions

Multibank Services	Execution of Credit Suisse payment transactions and receipt of Credit Suisse account information by a third-party bank or a service provider
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SWIFT MACUG and SCORE	Direct data exchange with Credit Suisse via standardized notifications in the SWIFT network, with SWIFT MACUG (Member Administrated Closed User Group), or SCORE (Standardized Corporate Environment)
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Your client advisor and our Electronic Banking specialists will be happy to provide details of prices for multibank solutions (separate price sheet).

Investigation charges

Client requires written confirmation

- | | |
|---|--------|
| ▪ Written confirmation of payments made (letter, fax, SWIFT copy) | CHF 50 |
|---|--------|

Extensive investigations/clarifications

- | | |
|--|------------------|
| ▪ Client recalls more than five payments | CHF 120 per hour |
| ▪ Client requests more than 24 advice copies | CHF 120 per hour |
| ▪ Investigation fee for specific case types ⁴ | CHF 30 |

Other investigations/clarifications/corrections

Other investigations/clarifications/corrections	Free of charge
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⁴ The following case types are affected: cancellation of payment, payment cannot be allocated, return of payment, amendment of payment instructions.

Additional charges

Third-party charges	All third-party charges (e.g. post office cash payments and third-party bank charges) are generally passed on to the client.
Payment channels/payment requirements	Credit Suisse selects the most suitable payment channel for the processing of payment transactions. Where possible, clients' payment requirements are observed. Any additional costs that arise are charged to the client separately.
Charge options for international and foreign currency payments	
<ul style="list-style-type: none">▪ Shared charges (SHA)	The client pays the charges of Credit Suisse; the charges of the foreign bank are paid by the beneficiary.
<ul style="list-style-type: none">▪ All costs debited to the beneficiary (BEN)	All charges (Credit Suisse and third-party banks) are debited to the beneficiary. Credit Suisse applies amount-related tariffs for BEN payments.
<ul style="list-style-type: none">▪ All costs debited to the client (OUR)	In addition to the Credit Suisse prices, a flat-rate charge for third-party expenses is made: <ul style="list-style-type: none">▪ Payments in EUR to the EU/EEA: CHF 18▪ All other payments: CHF 24 The one-time charge covers all third-party costs; no additional charges are made.
Charge options for incoming payments from QR-IBAN	
<ul style="list-style-type: none">▪ Advice via file transfer (QR-IBAN)	Free of charge
<ul style="list-style-type: none">▪ Intraday provision of incoming payment data files (hourly from 06:00 to 16:00) (QR-IBAN)	CHF 100 per quarter and participant number
<ul style="list-style-type: none">▪ Data delivery via an additional electronic channel (QR-IBAN)	CHF 100 one-off on set-up

Forms

Multi-payment order	Free of charge
Payment order/standing order	Free of charge
QR-bill	No form submission

Important information about the check offer from June 1, 2024

End of Credit Suisse bank check offer

- Credit Suisse will no longer issue Credit Suisse bank checks from June 1, 2024.
- Credit Suisse bank checks issued prior to June 1, 2024, will continue to be processed in compliance with the framework conditions for checks and drafts.
- The bank can return unredeemed/unpaid Credit Suisse bank checks to the client once the presentation period has come to an end.

End of Credit Suisse correspondence check offer

- Credit Suisse will not issue pre-printed correspondence check forms as of June 1, 2024.
- Clients will no longer be permitted to draw checks against a Credit Suisse account after December 31, 2024.

- After December 31, 2024, correspondence checks drawn against a Credit Suisse account will no longer be accepted for payment and will be rejected.
- Clients will not be permitted to draw correspondence checks against a Credit Suisse account after December 31, 2024.

Continuation of collection of external bank checks and correspondence checks

- The submission of checks that are drawn against other banks in Switzerland and abroad will be offered with the processing types "Subject to collection" and "Upon receipt."
- The bank will make the final decision regarding the respective processing type.

Issuing checks

Bank checks

Bank checks drawn on Credit Suisse or one of its correspondent banks are only issued in major currencies (CHF, EUR, USD, CAD, JPY, GBP, SGD)

- | | |
|--|--------------------------------|
| ▪ Issue up to a check amount of CHF 5 million (higher amounts only upon request) | CHF 150 ⁵ per check |
| ▪ Return | Free of charge |
| ▪ Blocking | Free of charge |

Correspondence checks

- | | |
|--|--------|
| ▪ Issuing fee, payable on debiting of the cashed check | CHF 50 |
| ▪ Blocking of personal checks | CHF 50 |

Check remittance

Immediate crediting under usual reserve⁶

- | | |
|---|--|
| ▪ Bank checks (drawn on banks of Credit Suisse Group) | Free of charge |
| ▪ Checks payable within Switzerland and abroad | CHF 50 per check ⁷ |
| ▪ Additional third-party charges for CHF checks payable in Germany, Belgium, and United Kingdom | CHF 12 per check |
| ▪ Travelers checks | Travelers checks are generally not accepted, neither for cash redemption nor for collection. |

Crediting after final payment⁶

- | | |
|---|------------------|
| ▪ Bank checks (drawn on banks of Credit Suisse Group) | Free of charge |
| ▪ Checks payable within Switzerland and abroad | CHF 50 per check |

Returned checks

- | | |
|-----------------------------|------------------|
| ▪ Due to insufficient funds | CHF 50 per check |
| ▪ Due to formal errors | CHF 50 per check |

⁵ Plus any applicable postage, express and insurance charges.

⁶ The final decision on the type of processing is made by the bank.

⁷ Checks payable abroad that are issued neither in the corresponding national currency nor in CHF may be subject to third-party charges, which will be passed on to the client.

Check forms

Correspondence check

CHF 1

Remittance

Free of charge

General note

- We reserve the right to make changes both to our prices and to the services we provide.
- Payments, commissions, discounts, etc. are already taken into account in these calculations.
- Contact with bank clients is sometimes lost and the assets held at the bank are declared dormant as a result. The fees and costs that would usually be charged by the bank continue to apply in this case. Furthermore, the bank charges the client an appropriate amount for investigation costs incurred and for the special treatment and monitoring required by dormant assets.
- The bank's "General conditions" and "Conditions for payment transactions" also apply.

Take advantage of further services

Supporting your daily business

The Credit Suisse Business Center is there to support you in your daily banking transactions.

Please contact us via the contact form on our website:

credit-suisse.com/businesseasy

Online Banking

Online Banking allows you to carry out your payment transactions conveniently, and at any time of day, from your PC. You can call up the latest details of your account balance or view your investment portfolio quickly, securely, and at any time. Further information is available at:

credit-suisse.com/corporateclients.

Our Electronic Banking specialists are available:

- Toll-free number 0800 88 11 88¹
- From abroad +41 31 358 65 75

Deposits

You can make deposits of banknotes free of charge at any Cash Automat Plus at over 85 different Credit Suisse locations in Switzerland – even after the bank has closed.

¹ Your telephone conversations with the Business Center and the Electronic Banking Desk are recorded for quality assurance purposes.

Source: Credit Suisse unless specified otherwise.

CREDIT SUISSE (Switzerland) Ltd.,

part of UBS Group

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